

Massachusetts Families Deserve Basic Patient Protections

THE SOLUTION: The Patients' Bill of Rights Act

Patients and Doctors

Should Decide Treatment

You and your doctor should be making the decisions about your health care. You need to know that if a doctor believes a particular test, drug or medical device is essential for your health, it won't be denied by an insurance company accountant.

Patients Should Be Able to Choose Their Own Doctor

You also need to know that when you join a health plan you will have an adequate choice of providers. You should be able to choose your own doctor, and not be forced to accept one that the plan has picked for you.

Access to Health Care

In addition to choosing your own doctor, you should be able to see a specialist if necessary. You should be assured, if you have to rush a member of your family to the hospital, that emergency care is

available. And, you should be able to access experimental treatment in clinical trials if there is no other alternative for your condition.

Freedom of Information and Communication

You need to know that you are being informed of all the best courses of medical treatment for your condition. Gag rules that prevent doctors and nurses from telling patients about certain treatment options must be eliminated.

Access to Independent Review and Appeal Procedures

Patients who are denied care by an HMO must have the right to appeal those decisions to an independent board, and receive a timely resolution of an appeal.

The Solution: The Patients' Bill of Rights Act

Families in Massachusetts deserve to be treated fairly by the insurance companies that collect

their premiums.

Requiring HMOs to comply with a set of basic patient protections is not big government, it's good government.

That's why I am a cosponsor of the Health Insurance Bill of Rights Act. This is a strong and comprehensive bill which addresses each of the concerns outlined above.

This legislation will guarantee that families in Massachusetts have a choice of health plans and providers, access to specialists and emergency care, and the ability to file grievances before an independent review board.

By establishing fundamental patient protections, we will ensure that patient care is decided by doc-



tors, not accountants. And, we will put a stop to the practice of insurance companies placing their bottom line ahead of Americans' health.

What would you do if your doctor told you that you needed a particular treatment, but your health plan refused to pay for it?

Or, what if your HMO told you that you could not see your family physician, but only the one approved by the HMO?

Families in Massachusetts are faced with these problems every day. They are forced to accept health care decisions that are based on costs, not on the best course of treatment. This is wrong.

—John Olver

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